

Lin v. MetLife

07 civ. 3218

EXHIBIT J

Section 1

Presidential Series

PREFERRED CRITERIA (ALL PLANS)

To Be Applied To MetLife, NEF, GenAM Applications That Qualify For The True Standard Class
(49 or fewer debits)

Blood Pressure*	Under age 45 140/90 (147/95*) or less; Ages 45 and over 145/90 (152/95*) or less; Available even if currently on antihypertensive medication.
Cholesterol* Chol/HDL Ratio	All Ages – 250 (275*) or less and ratio 6.0 or less; Available even if currently under treatment for hyperlipidemia regardless of past levels.
Aviation, Avocation,	Available with SRC or exclusion rider
Occupation	Available with SRC
Foreign Travel or Residence	Not ratable
Diabetes	History of gestational diabetes only
Cardiovascular	No history of endocarditis; ECG abnormalities indicated by Physician Underwriter as acceptable – acceptable for Preferred; History of cardiovascular disease that is not ratable due to the application of credits - not acceptable for Preferred; History of nonratable (before credits) cardiovascular disease more than 10 years ago - acceptable for Preferred; (Exception: Multiple episodes of phlebitis, no pulmonary embolism – MD Refer) History of nonratable (before credits) cardiovascular disease within 10 years – MD Refer to determine if Preferred is available.
Cancer (excluding basal cell carcinoma)	No history within 10 years
Other Medical History	No SRC, otherwise, as indicated in <i>Underwriting Manual</i>
Substance Abuse	No history within 10 years
Family History	No history of coronary artery disease, cerebral vascular disease, peripheral vascular disease or diabetes with onset under age 60 in an immediate family member (parent or sibling). Hypertension is not included here.
DWI	None for 5 years
Other Driving	No more than 2 moving violations within 3 years
Build*	See Chart on Page 1D-5
Liver Enzymes	No ratable results for alkaline phosphatase, AST, ALT, GGTP, total bilirubin

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Tower #1

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